PROVIDENT LIFE & ACCIDENT
INSURANCE COMPANY
FOUNTAIN SQUARE
CHATTANOOGA, TN 37402
(615) 755-2433

APRIL 7, 1994

VIA CERTIFIED MAIL

MR. CHARLES SHEPHARD
Post Office Box 521
Ontario, California 91761

Re: Charles Shephard v. Provident Life and Accident Insurance Company

Dear Mr. Shephard:

Provident has reviewed the dental claim for services your daughter Angela received in December 1993 at Mission Dental Care and it concluded that the claim should have been covered because Angela was an eligible dependent at the time those expenses were incurred. The benefits payable are $128.00. Since the bill for those services have been paid in full according

to Carmen at Mission Dental Care, the check for that amount will be sent to you.

Provident also reviewed your March 1994 letter to Ronald LaFourcade and the information in Provident's claim system. It appears the claim office did not have the information confirming Angela's eligibility and it denied the claim when it was first processed. After it received that information, the claim office overlooked the claim.

Although most, if not all, of the expenses you listed in your March 24 letter to Mr. La Fourcade are not recoverable under the LACERA policy, because of the inconvenience Provident's handling of the claim may have caused you, Provident is offering to pay an additional $500.00 over and above the $128.00 in benefits in exchange for your dismissing the Small Claims Court action you filed. By agreeing to settle and dismiss the action, both you and Provident can avoid the inconvenience and uncertainty of the hearing scheduled for April 20.

I will be happy to discuss this further with you. Please contact me before April 13.

Very truly yours,

JAMES O. UMEDA
Counsel

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